

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

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|----------------|---|--|
| Applicant      | : | Yuri Galperin, et al.  |
| Appl. No.      | : | 09/942,983   |
| Filed          | : | August 30, 2001  |
| For            | : | METHOD AND APPARATUS<br>FOR DETERMINING A<br>PREPAYMENT SCORE FOR AN<br>INDIVIDUAL APPLICANT |
| Examiner       | : | Siegfried E. Chencinski  |
| Group Art Unit | : | 3692   |

**AMENDMENT AND RESPONSE TO SEPTEMBER 11, 2008 OFFICE ACTION****Mail Stop Amendment**

Commissioner for Patents

P.O. Box 1450

Alexandria, VA 22313-1450

Dear Sir:

Please enter the following amendment and response to the September 11, 2008 Office Action.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of this paper.

**Remarks** begin on page 6 of this paper.